



This document describes the Housing Finance Agency (HFA) Hardest-Hit Fund (HHF) data that state HFAs are required to provide to Bank of New York Mellon. It includes quarterly borrower characteristic data and program specific performance data. All HFA HHF data submitted to Bank of New York Mellon must be accurate, complete, and in agreement with retained HFA records. Data should be reported by each state HFA by the 45th day following the quarter.

Data requested in the "Borrower Characteristic" worksheet should be reported in aggregate for all HHF programs run by the state HFA. Program specific data is separated into reporting tabs for each individual program. State HFAs should report program performance data on an individual program basis. A data dictionary has been provided to assist in the definition of each data point.

Template Version Date: June 2012

Nevada			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
Unique Borrower Count			
	Number of Unique Borrowers Receiving Assistance ¹	964	2757
	Number of Unique Borrowers Denied Assistance ²	220	601
	Number of Unique Borrowers Withdrawn from Program ²	84	417
	Number of Unique Borrowers in Process	2253	N/A
	Total Number of Unique Borrower Applicants	3521	6028
Program Expenditures (\$)			
	Total Assistance Provided to Date	12953494	28436842
	Total Spent on Administrative Support, Outreach, and Counseling	1621337	6960976
Borrower Income (\$)			
	Above \$90,000	2.18%	1.45%
	\$70,000- \$89,000	4.56%	3.81%
	\$50,000- \$69,000	10.17%	10.74%
	Below \$50,000	83.09%	84.00%
Borrower Income as Percent of Area Median Income (AMI)			
	Above 120%	3.42%	2.10%
	110%- 119%	2.07%	2.07%
	100%- 109%	1.56%	1.78%
	90%- 99%	3.22%	3.01%
	80%- 89%	3.73%	3.81%
	Below 80%	86.00%	87.23%
Geographic Breakdown (by county)			
	Carson City	14	44
	Churchill	0	12
	Clark	802	2134
	Douglas	11	38
	Elko	2	5
	Esmeralda	0	0
	Eureka	0	0
	Humboldt	0	2
	Lander	0	1
	Lincoln	0	0
	Lyon	8	57
	Mineral	0	0
	Nye	13	34
	Pershing	0	0
	Storey	0	1
	Washoe	113	428
	White Pine	1	1
Home Mortgage Disclosure Act (HMDA)			
Borrower			
Race			
	American Indian or Alaskan Native	5	13
	Asian	25	103
	Black or African American	73	233
	Native Hawaiian or other Pacific Islander	10	22
	White	297	1161
	Information Not Provided by Borrower	554	1225
Ethnicity			
	Hispanic or Latino	90	383
	Not Hispanic or Latino	406	1535
	Information Not Provided by Borrower	468	839
Sex			
	Male	452	1328
	Female	430	1243
	Information Not Provided by Borrower	82	186
Co-Borrower			
Race			
	American Indian or Alaskan Native	5	9
	Asian	20	67
	Black or African American	20	60
	Native Hawaiian or other Pacific Islander	6	11
	White	123	475
	Information Not Provided by Borrower	790	2135
Ethnicity			
	Hispanic or Latino	32	164
	Not Hispanic or Latino	171	626
	Information Not Provided by Borrower	761	1967
Sex			
	Male	145	440
	Female	222	665
	Information Not Provided by Borrower	597	1652

Nevada			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
Hardship			
	Unemployment	454	1432
	Underemployment	277	874
	Divorce	0	6
	Medical Condition	0	8
	Death	0	2
	Other	233	435
Current Loan to Value Ratio (LTV)			
	<100%	24.58%	18.25%
	100%-109%	4.67%	4.24%
	110%-120%	6.85%	6.38%
	>120%	63.90%	71.13%
Current Combined Loan to Value Ratio (CLTV)			
	<100%	21.78%	14.54%
	100%-119%	10.79%	9.90%
	120%-139%	12.24%	10.74%
	140%-159%	10.58%	11.43%
	>=160%	44.61%	53.39%
Delinquency Status (%)			
	Current	53.01%	52.19%
	30+	3.53%	4.39%
	60+	1.87%	2.54%
	90+	41.59%	40.88%
Household Size			
	1	272	831
	2	335	912
	3	137	392
	4	122	326
	5+	98	296

1. 9 borrowers from prior periods are now participating in other HHF programs. QTD and Cumulative totals will not sum on a quarter over quarter basis.

2. Previously Denied and Withdrawn clients may be approved for assistance in either an alternate HHF program or due to changes in HHF guidelines. QTD and Cumulative totals will not sum on a quarter over quarter basis.

3. \$1,792M Assistance Provided QTD was reported in prior periods (for assistance to be paid out over 3 years). The program has been modified to allow a single payment at the time the loan modification has been finalized. Therefore, reported Assistance Provided Q4 2012 is \$1,792M less than reported on the financial statements.

Nevada			
HHF Performance Data Reporting- Program Performance Principal Reduction Program			
		QTD	Cumulative
Program Intake/Evaluation			
	<i>Approved</i>		
	Number of Borrowers Receiving Assistance	224	424
	% of Total Number of Applications	12.44%	20.51%
	<i>Denied</i>		
	Number of Borrowers Denied	158	205
	% of Total Number of Applications	8.77%	9.92%
	<i>Withdrawn</i>		
	Number of Borrowers Withdrawn	21	40
	% of Total Number of Applications	1.17%	1.94%
	<i>In Process</i>		
	Number of Borrowers In Process	1398	N/A
	% of Total Number of Applications	77.62%	N/A
	<i>Total</i>		
	Total Number of Borrowers Applied	1801	2067
	Number of Borrowers Participating in Other HFA HHF Programs or Program Components ¹	4	12
Program Characteristics			
General Characteristics			
	Median 1st Lien Housing Payment Before Assistance	1530	1485
	Median 1st Lien Housing Payment After Assistance	1063	1063
	Median 2nd Lien Housing Payment Before Assistance	205	234
	Median 2nd Lien Housing Payment After Assistance	205	234
	Median 1st Lien UPB Before Program Entry	223636	224675
	Median 1st Lien UPB After Program Entry	179535	171050
	Median 2nd Lien UPB Before Program Entry	35431	35864
	Median 2nd Lien UPB After Program Entry	35431	35864
	Median Principal Forgiveness	42180	50000
	Median Length of Time Borrower Receives Assistance	N/A	N/A
	Median Assistance Amount	50000	41500
Assistance Characteristics			
	Assistance Provided to Date ³	9,146,828	13998546
	Total Lender/Servicer Assistance Amount	2132395	6505105
	Borrowers Receiving Lender/Servicer Match (%)	17.86%	55.42%
	Median Lender/Servicer Assistance per Borrower	42180	50000
Other Characteristics			
	Median Length of Time from Initial Request to Assistance Granted	85	48
	<i>Current</i>		
	Number	184	242
	%	82.14%	57.08%
	<i>Delinquent (30+)</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Delinquent (60+)</i>		
	Number	0	4
	%	0.00%	0.94%
	<i>Delinquent (90+)</i>		
	Number	40	178
	%	17.86%	41.98%

Nevada			
HHF Performance Data Reporting- Program Performance Principal Reduction Program			
		QTD	Cumulative
Program Outcomes			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes) ⁴	261	343
Alternative Outcomes			
	<i>Foreclosure Sale</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Cancelled</i>		
	Number	9	21
	%	2.02%	3.98%
	<i>Deed in Lieu</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Short Sale</i>		
	Number	0	0
	%	0.00%	0.00%
Program Completion/ Transition			
	<i>Loan Modification Program</i>		
	Number ⁴	252	320
	%	97.98%	95.64%
	<i>Re-employed/ Regain Appropriate Employment Level</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Reinstatement/Current/Payoff</i>		
	Number	0	2
	%	0.00%	0.38%
	<i>Short Sale</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Deed in Lieu</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Other - Borrower Still Owns Home</i>		
	Number	0	0
	%	0.00%	0.00%
Homeownership Retention²			
	Six Months Number	N/A	99
	Six Months %	N/A	99.00%
	Twelve Months Number	N/A	18
	Twelve Months %	N/A	94.74%
	Twenty-four Months Number	N/A	0
	Twenty-four Months %	N/A	0.00%
	Unreachable Number	N/A	0
	Unreachable %	N/A	0.00%

1. 3 borrowers from prior periods are now participating in other HHF programs. QTD and Cumulative totals will not sum on a quarter over quarter basis.

2. Borrower still owns home

3. \$1,792M Assistance Provided QTD was reported in prior periods (for assistance to be paid out over 3 years). The program has been modified to allow a single payment at the time the loan modification has been finalized. Therefore, reported Assistance Provided Q4 2012 is \$1,792M less than reported on the financial statements.

4. 62 Bank of America PRP clients from prior periods received final modifications.

Nevada			
HHF Performance Data Reporting- Program Performance Second Mortgage Reduction Program			
		QTD	Cumulative
Program Intake/Evaluation			
	<i>Approved</i>		
	Number of Borrowers Receiving Assistance	34	299
	% of Total Number of Applications	5.30%	26.79%
	<i>Denied</i>		
	Number of Borrowers Denied	42	192
	% of Total Number of Applications	6.55%	17.20%
	<i>Withdrawn</i>		
	Number of Borrowers Withdrawn	19	79
	% of Total Number of Applications	2.96%	7.08%
	<i>In Process</i>		
	Number of Borrowers In Process	546	N/A
	% of Total Number of Applications	85.19%	N/A
	<i>Total</i>		
	Total Number of Borrowers Applied	641	1116
	Number of Borrowers Participating in Other HFA HHF Programs or Program Components ¹	16	110
Program Characteristics			
General Characteristics			
	Median 1st Lien Housing Payment Before Assistance	1168	1210
	Median 1st Lien Housing Payment After Assistance	N/A	N/A
	Median 2nd Lien Housing Payment Before Assistance	87	101
	Median 2nd Lien Housing Payment After Assistance	0	0
	Median 1st Lien UPB Before Program Entry	169856	188231
	Median 1st Lien UPB After Program Entry	N/A	N/A
	Median 2nd Lien UPB Before Program Entry	15350	15300
	Median 2nd Lien UPB After Program Entry	0	0
	Median Principal Forgiveness	8351	11914
	Median Length of time Borrower Receives Assistance	N/A	1
	Median Assistance Amount	8532	10134
Assistance Characteristics			
	Assistance Provided to Date	358572	3333882
	Total Lender/Servicer Assistance Amount	925228	6263732
	Borrowers Receiving Lender/Servicer Match (%)	67.65%	48.83%
	Median Lender/Servicer Assistance per Borrower	8351	11914
Other Characteristics			
	Median Length of Time from Initial Request to Assistance Granted	104	49
	<i>Current</i>		
	Number	0	89
	%	0.00%	29.77%
	<i>Delinquent (30+)</i>		
	Number	0	3
	%	0.00%	1.00%
	<i>Delinquent (60+)</i>		
	Number	0	10
	%	0.00%	3.34%
	<i>Delinquent (90+)</i>		
	Number	34	197
	%	100.00%	65.89%

Nevada		
HHF Performance Data Reporting- Program Performance Second Mortgage Reduction Program		
	QTD	Cumulative
Program Outcomes		
	Borrowers No Longer in the HHF Program (Program Completion/ Transition or Alternative Outcomes)	34299

Nevada			
HHF Performance Data Reporting- Program Performance Second Mortgage Reduction Program			
		QTD	Cumulative
Alternative Outcomes			
	<i>Foreclosure Sale</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Cancelled</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Deed in Lieu</i>		
	Number	0	1
	%	0.00%	0.33%
	<i>Short Sale</i>		
	Number	6	28
	%	17.65%	9.36%
Program Completion/ Transition			
	<i>Loan Modification Program</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Re-employed/ Regain Appropriate Employment Level</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Reinstatement/Current/Payoff</i>		
	Number	28	270
	%	82.35%	90.31%
	<i>Short Sale</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Deed in Lieu</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Other - Borrower Still Owns Home</i>		
	Number	0	0
	%	0.00%	0.00%
Homeownership Retention²			
	Six Months Number	N/A	168
	Six Months %	N/A	88.42%
	Twelve Months Number	N/A	146
	Twelve Months %	N/A	92.41%
	Twenty-four Months Number	N/A	0
	Twenty-four Months %	N/A	0.00%
	Unreachable Number	N/A	0
	Unreachable %	N/A	0.00%
<p>1. 2 borrowers from prior periods are now participating in other HHF programs. QTD and Cumulative totals will not sum on a quarter over quarter basis.</p> <p>2. Borrower still owns home</p>			

Nevada			
HFA Performance Data Reporting- Program Performance Short Sale Acceleration Program			
		QTD	Cumulative
Program Intake/Evaluation			
	<i>Approved</i>		
	Number of Borrowers Receiving Assistance	44	100
	% of Total Number of Applications	28.03%	44.44%
	<i>Denied</i>		
	Number of Borrowers Denied	25	32
	% of Total Number of Applications	15.92%	14.22%
	<i>Withdrawn</i>		
	Number of Borrowers Withdrawn	21	26
	% of Total Number of Applications	13.38%	11.56%
	<i>In Process</i>		
	Number of Borrowers In Process	67	N/A
	% of Total Number of Applications	42.67%	N/A
	<i>Total</i>		
	Total Number of Borrowers Applied	157	225
	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	1	16
Program Characteristics			
General Characteristics			
	Median 1st Lien Housing Payment Before Assistance	1361	1455
	Median 1st Lien Housing Payment After Assistance	N/A	N/A
	Median 2nd Lien Housing Payment Before Assistance	268	197
	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
	Median 1st Lien UPB Before Program Entry	206232	219000
	Median 1st Lien UPB After Program Entry	N/A	N/A
	Median 2nd Lien UPB Before Program Entry	36999	31500
	Median 2nd Lien UPB After Program Entry	N/A	N/A
	Median Principal Forgiveness ¹	N/A	N/A
	Median Length of Time Borrower Receives Assistance	N/A	N/A
	Median Assistance Amount	3157	2575
Assistance Characteristics			
	Assistance Provided to Date	138960	287078
	Total Lender/Servicer Assistance Amount	N/A	N/A
	Borrowers Receiving Lender/Servicer Match (%)	N/A	N/A
	Median Lender/Servicer Assistance per Borrower	N/A	N/A
Other Characteristics			
	Median Length of Time from Initial Request to Assistance Granted	127	70
	<i>Current</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Delinquent (30+)</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Delinquent (60+)</i>		
	Number	0	2
	%	0.00%	2.00%
	<i>Delinquent (90+)</i>		
	Number	44	98
	%	100.00%	98.00%

Nevada			
HFA Performance Data Reporting- Program Performance Short Sale Acceleration Program			
		QTD	Cumulative
Program Outcomes			
	Borrowers No Longer in the HHF Program (Program Completion/ Transition or Alternative Outcomes)	44	100
Alternative Outcomes			
	<i>Foreclosure Sale</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Cancelled</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Deed in Lieu</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Short Sale</i>		
	Number	0	0
	%	0.00%	0.00%
Program Completion/ Transition			
	<i>Loan Modification Program</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Re-employed/ Regain Appropriate Employment Level</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Reinstatement/Current/Payoff</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Short Sale</i>		
	Number	44	100
	%	100.00%	100.00%
	<i>Deed in Lieu</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Other - Borrower Still Owns Home</i>		
	Number	N/A	N/A
	%	N/A	N/A
Homeownership Retention²			
	Six Months Number	N/A	N/A
	Six Months %	N/A	N/A
	Twelve Months Number	N/A	N/A
	Twelve Months %	N/A	N/A
	Twenty-four Months Number	N/A	N/A
	Twenty-four Months %	N/A	N/A
	Unreachable Number	N/A	N/A
	Unreachable %	N/A	N/A

2. Borrower still owns home

Nevada			
HFA Performance Data Reporting- Program Performance Mortgage Assistance Program			
		QTD	Cumulative
Program Intake/Evaluation			
	<i>Approved</i>		
	Number of Borrowers Receiving Assistance	583	1930
	% of Total Number of Applications	37.47%	51.78%
	<i>Denied</i>		
	Number of Borrowers Denied	80	501
	% of Total Number of Applications	5.14%	13.44%
	<i>Withdrawn</i>		
	Number of Borrowers Withdrawn	74	477
	% of Total Number of Applications	4.76%	12.80%
	<i>In Process</i>		
	Number of Borrowers In Process	819	N/A
	% of Total Number of Applications	52.63%	N/A
	<i>Total</i>		
	Total Number of Borrowers Applied	1556	3727
	Number of Borrowers Participating in Other HFA HHF Programs or Program Components ¹	10	108
Program Characteristics			
General Characteristics			
	Median 1st Lien Housing Payment Before Assistance	1061	1102
	Median 1st Lien Housing Payment After Assistance	75	102
	Median 2nd Lien Housing Payment Before Assistance	228	240
	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
	Median 1st Lien UPB Before Program Entry	171653	176058
	Median 1st Lien UPB After Program Entry	N/A	N/A
	Median 2nd Lien UPB Before Program Entry	36000	39361
	Median 2nd Lien UPB After Program Entry	N/A	N/A
	Median Principal Forgiveness ¹	N/A	N/A
	Median Length of Time Borrower Receives Assistance	N/A	6
	Median Assistance Amount	2000	6000
Assistance Characteristics			
	Assistance Provided to Date	3104998	10565582
	Total Lender/Servicer Assistance Amount	N/A	N/A
	Borrowers Receiving Lender/Servicer Match (%)	N/A	N/A
	Median Lender/Servicer Assistance per Borrower	N/A	N/A
Other Characteristics			
	Median Length of Time from Initial Request to Assistance Granted	100	76
	<i>Current</i>		
	Number	443	1400
	%	75.99%	72.54%
	<i>Delinquent (30+)</i>		
	Number	29	120
	%	4.97%	6.22%
	<i>Delinquent (60+)</i>		
	Number	18	71
	%	3.09%	3.68%
	<i>Delinquent (90+)</i>		
	Number	93	339
	%	15.95%	17.56%

Nevada			
HFA Performance Data Reporting- Program Performance Mortgage Assistance Program			
		QTD	Cumulative
Program Outcomes			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	171	616
Alternative Outcomes			
	<i>Foreclosure Sale</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Cancelled</i>		
	Number	29	95
	%	16.96%	15.42%
	<i>Deed in Lieu</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Short Sale</i>		
	Number	2	4
	%	1.17%	0.65%
Program Completion/ Transition			
	<i>Loan Modification Program</i>		
	Number	3	14
	%	1.75%	2.27%
	<i>Re-employed/ Regain Appropriate Employment Level</i>		
	Number	2	17
	%	1.17%	2.76%
	<i>Reinstatement/Current/Payoff</i>		
	Number	0	1
	%	0.00%	0.16%
	<i>Short Sale</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Deed in Lieu</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Other - Borrower Still Owns Home</i>		
	Number	135	485
	%	78.95%	78.74%
Homeownership Retention²			
	Six Months Number	N/A	957
	Six Months %	N/A	99.48%
	Twelve Months Number	N/A	538
	Twelve Months %	N/A	99.81%
	Twenty-four Months Number	N/A	0
	Twenty-four Months %	N/A	0.00%
	Unreachable Number	N/A	0
	Unreachable %	N/A	0.00%

1. 13 borrowers from prior periods are now participating in other HHF programs. QTD and Cumulative totals will not sum on a quarter over quarter basis.

2. Borrower still owns home

Nevada			
HFA Performance Data Reporting- Program Performance Mortgage Assistance Program - Alternative			
		QTD	Cumulative
Program Intake/Evaluation			
	<i>Approved</i>		
	Number of Borrowers Receiving Assistance	93	128
	% of Total Number of Applications	96.87%	96.97%
	<i>Denied</i>		
	Number of Borrowers Denied	0	0
	% of Total Number of Applications	0.00%	0.00%
	<i>Withdrawn</i>		
	Number of Borrowers Withdrawn	0	1
	% of Total Number of Applications	0.00%	0.76%
	<i>In Process</i>		
	Number of Borrowers In Process	3	N/A
	% of Total Number of Applications	3.13%	N/A
	<i>Total</i>		
	Total Number of Borrowers Applied	96	132
	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	1	2
Program Characteristics			
General Characteristics			
	Median 1st Lien Housing Payment Before Assistance	976	955
	Median 1st Lien Housing Payment After Assistance	75	75
	Median 2nd Lien Housing Payment Before Assistance	161	220
	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
	Median 1st Lien UPB Before Program Entry	159423	158461
	Median 1st Lien UPB After Program Entry	N/A	N/A
	Median 2nd Lien UPB Before Program Entry	25000	32246
	Median 2nd Lien UPB After Program Entry	N/A	N/A
	Median Principal Forgiveness ¹	N/A	N/A
	Median Length of Time Borrower Receives Assistance	N/A	2
	Median Assistance Amount	2000	3000
Assistance Characteristics			
	Assistance Provided to Date	204136	251754
	Total Lender/Servicer Assistance Amount	N/A	N/A
	Borrowers Receiving Lender/Servicer Match (%)	N/A	N/A
	Median Lender/Servicer Assistance per Borrower	N/A	N/A
Other Characteristics			
	Median Length of Time from Initial Request to Assistance Granted	110	98
	<i>Current</i>		
	Number	78	105
	%	83.86%	82.03%
	<i>Delinquent (30+)</i>		
	Number	3	5
	%	3.23%	3.91%
	<i>Delinquent (60+)</i>		
	Number	1	1
	%	1.08%	0.78%
	<i>Delinquent (90+)</i>		
	Number	11	17
	%	11.83%	13.28%

Nevada			
HFA Performance Data Reporting- Program Performance Mortgage Assistance Program - Alternative			
		QTD	Cumulative
Program Outcomes			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	1	2
Alternative Outcomes			
	<i>Foreclosure Sale</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Cancelled</i>		
	Number	0	1
	%	0.00%	50.00%
	<i>Deed in Lieu</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Short Sale</i>		
	Number	0	0
	%	0.00%	0.00%
Program Completion/ Transition			
	<i>Loan Modification Program</i>		
	Number	1	1
	%	100.00%	50.00%
	<i>Re-employed/ Regain Appropriate Employment Level</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Reinstatement/Current/Payoff</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Short Sale</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Deed in Lieu</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Other - Borrower Still Owns Home</i>		
	Number	0	0
	%	0.00%	0.00%
Homeownership Retention²			
	Six Months Number	N/A	0
	Six Months %	N/A	0.00%
	Twelve Months Number	N/A	0
	Twelve Months %	N/A	0.00%
	Twenty-four Months Number	N/A	0
	Twenty-four Months %	N/A	0.00%
	Unreachable Number	N/A	0
	Unreachable %	N/A	0.00%

1. Includes second mortgage settlement

2. Borrower still owns home

Data Dictionary		
HFA Performance Data Reporting- Borrower Characteristics		
The Following Data Points Are To Be Reported In Aggregate For All Programs:		
Unique Borrower Count		
	Number of Unique Borrowers Receiving Assistance	Total number of unique borrowers having received some form of assistance under any one of the HFA's programs. The number of borrowers represented in the other "Borrower Characteristics" fields should foot to this number.
	Number of Unique Borrowers Denied Assistance	Total number of unique borrowers not receiving assistance under any of the programs and not withdrawn
	Number of Unique Borrowers Withdrawn from Program	Total number of unique borrowers who do not receive assistance under any program because of voluntary withdrawal after approval or failure to complete application despite attempts by the HFA
	Number of Unique Borrowers in Process	Total number of unique borrowers who have not been decisioned for any program and are pending review. This should be reported in the QTD column only.
	Total Number of Unique Applicants	Total number of unique borrowers. This should be the total of the four above fields (using the QTD column for in process borrowers).
Program Expenditures		
	Total Assistance Provided to Date	Total amount of assistance provided to borrowers through HHF program(s)
	Total Spent on Administrative Support, Outreach, and Counseling	Total amount spent on administrative expenses to support the program(s)
Borrower Income		
	All Categories	At the time of assistance, borrower's annual income (\$) rounded to the nearest thousand.
Borrower Income as Percent of Area Median Income (AMI)		
	All Categories	At the time of assistance, borrower's annual income as a percentage of area median income.
Geographic Breakdown (by County)		
	All Categories	Number of aggregate borrowers assisted in each county listed.
Home Mortgage Disclosure Act (HMDA)		
	Borrower	
	Race	
	All Categories	All totals for the aggregate number of borrowers assisted.
	Ethnicity	
	All Categories	All totals for the aggregate number of borrowers assisted.
	Sex	
	All Categories	All totals for the aggregate number of borrowers assisted.
	Co-Borrower	
	Race	
	All Categories	All totals for the aggregate number of borrowers assisted.
	Ethnicity	
	All Categories	All totals for the aggregate number of borrowers assisted.
	Sex	
	All Categories	All totals for the aggregate number of borrowers assisted.
Hardship		
	All Categories	All totals for the aggregate number of borrowers assisted.
Current Loan to Value Ratio (LTV)		
	All Categories	Market loan to value ratio calculated using the unpaid principal balance at the time of assistance divided by the most current valuation at the time of assistance.
Current Combined Loan to Value Ratio (CLTV)		
	All Categories	Market combined loan to value ratio calculated using the unpaid principal balance for all first and junior liens at the time of assistance divided by the most current valuation at the time of assistance.
Delinquency Status (%)		
	All Categories	Delinquency status at the time of assistance.
Household Size		
	All Categories	Household size at the time of assistance.
HFA Performance Data Reporting- Program Performance		
The Following Data Points Are To Be Reported In Aggregate For All Programs		
Program Intake/Evaluation		
	<i>Approved</i>	
	Number of Borrowers Receiving Assistance	The total number of borrowers receiving assistance for the specific program
	% of Total Number of Applications	Total number of borrowers receiving assistance for the specific program divided by the total number of borrowers who have applied for the specific program.
	<i>Denied</i>	
	Number of Borrowers Denied	The total number of borrowers denied for assistance for the specific program. A borrower that has provided the necessary information for consideration for program assistance, but is not approved for this assistance.
	% of Total Number of Applications	Total number of borrowers denied for assistance for the specific program divided by the total number of borrowers who have applied for the specific program.
	<i>Withdrawn</i>	
	Number of Borrowers Withdrawn	The total number of borrowers withdrawn from the specific program. A withdrawal is defined as a borrower who was approved but never received funding, or a borrower who drops out of the process despite attempts by the HFA to complete application.
	% of Total Number of Applications	Total number of borrowers withdrawn for the specific program divided by the total number of borrowers who have applied for the specific program.
	<i>In Process</i>	
	Number of Borrowers In Process	The total number of borrowers who have applied for assistance from the specific program that have not been decisioned and are pending review. This should be reported in the QTD column only.
	% of Total Number of Applications	Total number of borrowers who have applied for assistance from the specific program that have not been decisioned and are pending review divided by the total number of borrowers who have applied for the specific program.
	<i>Total</i>	
	Total Number of Borrowers Applied	Total number of borrowers who have applied for the specific program (approved, denied, withdrawn and QTD in process).
	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	Number of households participating in other HFA sponsored HHF programs or other HHF program components (e.g. funded borrowers only).

Program Characteristics		
General Characteristics		
	Median 1st Lien Housing Payment Before Assistance	Median first lien housing payment paid by homeowner for all approved applicants prior to receiving assistance. In other words, the median contractual borrower payment on their first lien before receiving assistance.
	Median 1st Lien Housing Payment After Assistance	Median first lien housing payment paid by homeowner for after receiving assistance. In other words, the median contractual first lien payment less HFA contribution.
	Median 2nd Lien Housing Payment Before Assistance	Median second lien housing payment paid by homeowner for all approved applicants prior to receiving assistance. In other words, the median contractual borrower payment on their second lien before receiving assistance.
	Median 2nd Lien Housing Payment After Assistance	Median second lien housing payment paid by homeowner for after receiving assistance. In other words, the median contractual second lien payment less HFA contribution.
	Median 1st Lien UPB Before Program Entry	Median principal balance of all applicants approved for assistance prior to receiving assistance.
	Median 1st Lien UPB After Program Entry	Median principal balance of all applicants approved for assistance after receiving assistance.
	Median 2nd Lien UPB Before Program Entry	Median second lien principal balance of all applicants approved for assistance prior to receiving assistance.
	Median 2nd Lien UPB After Program Entry	Median second lien principal balance of all applicants approved for assistance after receiving assistance.
	Median Principal Forgiveness	Median amount of principal forgiveness granted (\$). This should only include extinguished fees in the event that those fees have been capitalized. *Includes second lien extinguishment
	Median Length of Time Borrower Receives Assistance	Median length of time a borrower receives on-going assistance (e.g., unemployment programs). Please report in months (round up to closest integer). This only need be reported in the cumulative column.
	Median Assistance Amount	Median amount of assistance (\$).
Assistance Characteristics		
	Assistance Provided	assistance).
	Total Lender/Service Assistance Amount	Total amount of aggregate assistance provided by the lenders / servicers (does not include HFA assistance). Lender waiving fees and / or forbearance does not count towards lender / servicer assistance.
	Borrowers Receiving Lender/Service Match (%)	Percent of borrowers receiving lender/servicer match out of the total number of assisted applicants.
	Median Lender/Service Assistance per Borrower	Median lender/servicer matching amount (for borrowers receiving matching)
Other Characteristics		
	Median Length of Time from Initial Request to Assistance Granted	Median length of time from initial contact with borrower (general eligibility determination) to granted assistance. Please report in days (round up to closest integer).
	<i>Current</i>	
	Number	Number of households current at the time assistance is received.
	%	Percent of current households divided by the total number of approved applicants.
	<i>Delinquent (30+)</i>	
	Number	Number of households 30+ days delinquent but less than 60 days delinquent at the time assistance is received.
	%	Percent of 30+ days delinquent but less than 60 days delinquent households divided by the total number of approved applicants.
	<i>Delinquent (60+)</i>	
	Number	Number of households 60+ days delinquent but less than 90 days delinquent at the time assistance is received.
	%	number of approved applicants.
	<i>Delinquent (90+)</i>	
	Number	Number of households 90+ Days delinquent at the time assistance is received.
	%	Percent of 90+ days delinquent households divided by the total number of approved applicants.
Program Outcomes		
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcome)	Number of households who are not longer in the HFA program and reach an alternative outcome or program completion/transition.
Alternative Outcomes		
	<i>Foreclosure Sale</i>	
	Number	Number of households transitioned out of the HHF program into a foreclosure sale as an alternative outcome of the program.
	%	Percent of transitioned households that resulted in foreclosure.
	<i>Cancelled</i>	
	Number	Number of borrowers who were approved and funded , then were disqualified or voluntarily withdrew from the program without re-employment or other intended transition.
	%	Percent of transitioned households that were cancelled from the program.
	<i>Deed in Lieu</i>	
	Number	Number of households transitioned out of the HHF program into a deed in lieu as an alternative outcome of the program.
	%	Percent of transitioned households that resulted in deed in lieu.
	<i>Short Sale</i>	
	Number	Number of households transitioned out of the HHF program into a short sale as an alternative outcome of the program.
	%	Percent of transitioned households that resulted in short sale.

Program Completion/ Transition		
	<i>Loan Modification Program</i>	
	Number	Number of households that transitioned into a loan modification program (such as the Making Home Affordable Program)
	%	Percent of transitioned households entering a loan modification program.
	<i>Re-employed/ Regain Appropriate Employment Level</i>	
	Number	Number of households transitioned out of the program due to regaining employment and/or appropriate levels of employment.
	%	Percent of transitioned households that resulted in re-employment or regained employment levels.
	<i>Reinstatement/Current/Payoff</i>	
	Number	Number of households transitioned out of the program due to reinstating/bringing loan current or paying off their mortgage loan.
	%	Percent of transitioned households that resulted in reinstatement/current or payoff.
	<i>Short Sale</i>	
	Number	Number of households transitioned out of the HHF program into a short sale as the desired outcome of the program.
	%	Percent of transitioned households that resulted in short sale.
	<i>Deed in Lieu</i>	
	Number	Number of households transitioned out of the HHF program into a deed in lieu as the desired outcome of the program.
	%	Percent of transitioned households that resulted in a deed in lieu
	<i>Other - Borrower Still Owns Home</i>	
	Number	Number of households transitioned out of the HHF program not falling into one of the transition categories above, but still maintaining ownership of the home.
	%	Percent of transitioned households in this category
Homeownership Retention ¹		
	Six Months	Number of households assisted by the program in which the borrower retains ownership 6 months post receipt of initial assistance. (Note: borrowers counted in the 12-mo mark are to be rolled into the 6-mo category; the two intervals are not mutually exclusive)
	%	Percent of households assisted by the program in which the borrower retains ownership 6 months post receipt of initial assistance divided by the total number of households assisted by the program 6 months prior to reporting period.
	Twelve Months	Number of households assisted by the program in which borrower retains ownership 12 months post receipt of initial assistance. (Note: borrowers counted in the 24-mo mark are to be rolled into the 12-mo category; the two intervals are not mutually exclusive)
	%	Percent of households assisted by the program in which the borrower retains ownership 12 months post receipt of initial assistance divided by the total number of households assisted by the program 12 months prior to reporting period.
	Twenty-four Months	Number of households assisted by the program in which borrower retains ownership 24 months post receipt of initial assistance.
	%	Percent of households assisted by the program in which the borrower retains ownership 24 months post receipt of initial assistance divided by the total number of households assisted by the program 24 months prior to reporting period.
	Unreachable	Number of homes assisted by the program that are unable to be verified by any means.
	%	Percent of homes assisted by the Program that are unable to be verified by any means.
1. Borrower still owns home		
* Information should reflect quarterly activity (e.g., borrowers assisted during the reporting quarter)		